

IN RE:

MARY ELIZABETH CAMERON

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-10684

Chapter 13

Document No.: 87

ORDER OF COURT

AND NOW, this 18th day of November, 2024, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

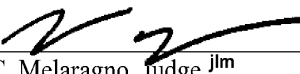
(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:



John C. Melaragno, Judge Jlm
United States Bankruptcy Court

SIGNED
11/18/24 2:17 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Mary Elizabeth Cameron
Debtor

Case No. 19-10684-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Nov 18, 2024

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2024:

Recip ID	Recipient Name and Address
db	+ Mary Elizabeth Cameron, 350 W. North St., Mercer, PA 16137-1019
15083195	+ Alyk Oflazian/ KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15083196	+ Cap1/marcs, Po Box 30258, Salt Lake City, UT 84130-0258
15099078	+ District Court 35-3-01, 123 Market Street, Mercer, PA 16137-1034

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 19 2024 00:00:42	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15083197	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 19 2024 00:19:03	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
15084689	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 18 2024 23:56:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston R.I.02919
15099076	+ Email/Text: bankruptcy@cavps.com	Nov 18 2024 23:57:00	Calvary SPV I, LLC, 500 Summit Lake Dr., Suite 400, Valhalla, NY 10595-2321
15088586	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 19 2024 00:18:36	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15118785	Email/PDF: bncnotices@becket-lee.com	Nov 19 2024 00:18:46	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15083198	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 18 2024 23:56:00	Citizens Bank, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725
15083202	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 19 2024 00:18:46	Macys/dsnb, Po Box 8218, Mason, OH 45040
15099077	+ Email/Text: mrdiscen@discover.com	Nov 18 2024 23:56:00	Discover/Option Card LLC, P.O. Box 71084, Charlotte, NC 28272-1084
15117718	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Nov 18 2024 23:56:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
15083199	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Nov 18 2024 23:56:00	First Natl Bk Of Pa, 1 Fnb Blvd, Hermitage, PA 16148-3363
15099079	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 18 2024 23:57:00	IRS Special Procedures Branch, 1000 Liberty Avenue, Suite 727, Pittsburgh, PA 15222-4107
15083200	+ Email/Text: PBNCNotifications@peritusservices.com	Nov 18 2024 23:56:00	Kohls/capone, Po Box 3115, Milwaukee, WI

District/off: 0315-1

User: auto

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			53201-3115
15083201	+ Email/Text: camanagement@mtb.com	Nov 18 2024 23:57:00	M & T Bank Mortgage, 1 Fountain Plz, Buffalo, NY 14203-1495
15114683	Email/Text: camanagement@mtb.com	Nov 18 2024 23:57:00	M&T Bank, PO Box 840, Buffalo, NY 14240
15098056	+ Email/PDF: cbp@omf.com	Nov 19 2024 00:19:11	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
15083203	+ Email/PDF: cbp@omf.com	Nov 19 2024 00:18:46	Onemain, Po Box 1010, Evansville, IN 47706-1010
15318960	Email/Text: peritus@ebn.phinsolutions.com	Nov 18 2024 23:57:00	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
15121576	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 19 2024 00:19:41	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15092400	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 18 2024 23:57:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15083204	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 19 2024 00:00:16	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
15083205	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 19 2024 00:18:42	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
15083206	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 19 2024 00:00:24	Syncb/oldnavydc, Po Box 965005, Orlando, FL 32896-5005
15084082	^ MEBN	Nov 18 2024 23:56:45	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T Bank
cr	*	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
15084690	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston R.I.02919
15099080	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
15409291	##+	Principis Capital, 111 Town Square Place, Jersey City, NJ 07310-2768

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2024

Signature: /s/Gustava Winters

District/off: 0315-1

User: auto

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor M&T Bank blemon@kmlawgroup.com lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com
Glenn R. Bartifay	on behalf of Debtor Mary Elizabeth Cameron gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 5